

<i>SERFF Tracking Number:</i>	<i>PHYS-126124675</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42203</i>
<i>Company Tracking Number:</i>	<i>PMA3131</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.006 Plan F (Basic)</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Med Supp</i>		
<i>Project Name/Number:</i>	<i>PMA3131/PMA3131</i>		

Filing at a Glance

Company: Physicians Life Insurance Company

Product Name: Med Supp

SERFF Tr Num: PHYS-126124675 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement -
Standard Plans

SERFF Status: Closed

State Tr Num: 42203

Sub-TOI: MS051.006 Plan F (Basic)

Co Tr Num: PMA3131

State Status: Under Review

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Sara Magee-Garcia,
Sonya Dickey

Disposition Date: 05/04/2009

Date Submitted: 04/22/2009

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: PMA3131

Status of Filing in Domicile: Pending

Project Number: PMA3131

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filed in Nebraska
4-22-09.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/04/2009

Explanation for Other Group Market Type:

State Status Changed: 05/04/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: Medicare Supplement Advertising – Physicians Life Insurance Company

PMA3131 – Claims Example

<i>SERFF Tracking Number:</i>	<i>PHYS-126124675</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42203</i>
<i>Company Tracking Number:</i>	<i>PMA3131</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.006 Plan F (Basic)</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Med Supp</i>		
<i>Project Name/Number:</i>	<i>PMA3131/PMA3131</i>		

The above referenced claims example will always be used in face-to-face situations along with our previously approved brochure by licensed agents to solicit our approved Medicare Supplement policies and rider:

Policies: Approval Date:

L265AR (Plan F) 7-14-03

L267AR (High Deductible Plan F) 10-1-08

LR143 (Premium Discount Rider) 9-29-08

The brochure and claims example will always be used along with the previously approved Cover Page and Outline of Coverage as an invitation to contract.

If I can be of any further assistance, please contact me at the above address or call me at 1-800-228-9100, option 1, option 6, extension 1663. You can also contact me via email at Sonya.Dickey@physiciansmutual.com. Your assistance in getting this material approved for use in your State is greatly appreciated.

Company and Contact

Filing Contact Information

Sonya Dickey,	sonya.dickey@physiciansmutual.com
2600 Dodge Street	(800) 228-9100 [Phone]
Omaha, NE 68131	(402) 633-1096[FAX]

Filing Company Information

Physicians Life Insurance Company	CoCode: 72125	State of Domicile: Nebraska
2600 Dodge Street	Group Code: 367	Company Type:
Omaha, NE 68131	Group Name:	State ID Number:
(402) 633-1188 ext. [Phone]	FEIN Number: 47-0529583	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$40.00
Retaliatory?	No

<i>SERFF Tracking Number:</i>	<i>PHYS-126124675</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42203</i>
<i>Company Tracking Number:</i>	<i>PMA3131</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.006 Plan F (Basic)</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Med Supp</i>		
<i>Project Name/Number:</i>	<i>PMA3131/PMA3131</i>		
Fee Explanation:			
Per Company:	No		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Life Insurance Company	\$40.00	04/22/2009	27344428

<i>SERFF Tracking Number:</i>	<i>PHYS-126124675</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42203</i>
<i>Company Tracking Number:</i>	<i>PMA3131</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.006 Plan F (Basic)</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Med Supp</i>		
<i>Project Name/Number:</i>	<i>PMA3131/PMA3131</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	05/04/2009	05/04/2009

<i>SERFF Tracking Number:</i>	<i>PHYS-126124675</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42203</i>
<i>Company Tracking Number:</i>	<i>PMA3131</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.006 Plan F (Basic)</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Med Supp</i>		
<i>Project Name/Number:</i>	<i>PMA3131/PMA3131</i>		

Disposition

Disposition Date: 05/04/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>PHYS-126124675</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42203</i>
<i>Company Tracking Number:</i>	<i>PMA3131</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.006 Plan F (Basic)</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Med Supp</i>		
<i>Project Name/Number:</i>	<i>PMA3131/PMA3131</i>		

Item Type	Item Name	Item Status	Public Access
Form	PMA3131	Filed	Yes

SERFF Tracking Number: PHYS-126124675 State: Arkansas

Filing Company: Physicians Life Insurance Company State Tracking Number: 42203

Company Tracking Number: PMA3131

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.006 Plan F (Basic)

Standard Plans

Product Name: Med Supp

Project Name/Number: PMA3131/PMA3131

Form Schedule

Lead Form Number: PMA3131

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	PMA3131	Advertising	PMA3131	Initial			PMA3131.pdf

What Makes Sense For You?

See How Medicare and Physicians Life Insurance Company Medicare Supplement Work Together

This shows how a deductible on a Medicare Supplement insurance policy acts like an out-of-pocket maximum for the customer. Benefits are based on covered services shown in this hypothetical example.

Physicians Life Insurance Company®
a member of the Physicians Mutual® family



John experienced two medical events in a year. In Event 1, John had dizziness and nausea, so he saw his doctor and was referred to a specialist. In Event 2, he returned to his doctor and learned he needed surgery and hospitalization.

Services Received	Medicare		Plan F with out-of-pocket maximum*		Plan F	
	Approved	Pays	Policy Pays	John Pays	Policy Pays	John Pays
► Event 1 —						
Doctor	[\$80]	[\$0]	[\$0]	[\$80]	[\$80]	[\$0]
Specialist	[\$200]	[\$116]	[\$0]	[\$84]	[\$84]	[\$0]
Total for Event 1	[\$280]	[\$116]	[\$0]	[\$164]	[\$164]	[\$0]
► Event 2 —						
Doctor	[\$80]	[\$64]	[\$0]	[\$16]	[\$16]	[\$0]
Lab	[\$1,500]	[\$1,200]	[\$0]	[\$300]	[\$300]	[\$0]
Hospital Medicare Part A	[\$10,000]	[\$8,932]	[\$0]	[\$1,068]	[\$1,068]	[\$0]
Hospital Medicare Part B	[\$10,000]	[\$8,000]	[\$1,548]	[\$452]	[\$2,000]	[\$0]
Total for Event 2	[\$21,580]	[\$18,196]	[\$1,548]	[\$1,836]	[\$3,384]	[\$0]
Total for Calendar Year	[\$21,860]	[\$18,312]	[\$1,548]	[\$2,000]	[\$3,548]	[\$0]

*Both the High Deductible Plan F and the Standard Plan F with the Innovative Discount Rider† have high deductibles that act as an out-of-pocket maximum; for [2009] it is [\$2,000].

► Event 1:

If John had Plan F with an out-of-pocket maximum: He would pay [\$164].

If John had Plan F: He would have no out-of-pocket costs [(\$0)].

► Event 2:

If John had Plan F with an out-of-pocket maximum: He would pay [\$1,836] in addition to the [\$164] he paid for Event 1. John has now met his annual out-of-pocket maximum and his policy will pay the same as Plan F for the remainder of the year.

If John had Plan F: He would have no out-of-pocket costs [(\$0)].

Choosing coverage that best meets your needs depends on your unique situation. That's why it's important to work with your Physicians Life Insurance Company agent to find the protection that best fits your needs.

Neither Physicians Life Insurance Company nor its agents are connected with, or endorsed by, the U.S. Government or the Federal Medicare Program.

† In OH: High Deductible Premium Discount Rider.

Insurance Policy/Rider Form Number: L265/L267; LR143 (LA: L265LX/L267LA) (NC: L265NC/L267NC) (OK: L265OK/L267OK) (TN: L265TN/L267TN; LR143C) (TX: L265TX (Plan F)/L267TX (High Deductible Plan F); LR143B (Premium Discount Rider)). LR143 is not available in the state of AZ. In CO these policies are available for people under age 65. In NC premiums are based on attained age and will increase each year. The premiums may also increase on a class basis.

PMA3131

<i>SERFF Tracking Number:</i>	<i>PHYS-126124675</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42203</i>
<i>Company Tracking Number:</i>	<i>PMA3131</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.006 Plan F (Basic)</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Med Supp</i>		
<i>Project Name/Number:</i>	<i>PMA3131/PMA3131</i>		

Rate Information

Rate data does NOT apply to filing.